



# Ready-made pension

## Key features

### Contents

#### How the AJ Bell Ready-made pension works

Aims	2
Your commitment	2
Risks	3
Payments to your Ready-made pension	3
Investments within your Ready-made pension	3
Other points to consider	3

#### Questions and answers

##### Money in

Can I have a Ready-made pension?	4
Who can pay into my Ready-made pension?	4
How can I pay into my Ready-made pension?	4
What is tax relief?	4
Is there a limit on what can be paid to my Ready-made pension?	5
Minimum payments	5
Pension annual allowance	5

##### Moving pensions

Can I use the Pension finding service to find my lost pensions?	5
Can I move my Ready-made pension to another pension?	6

#### Investments

What can I invest in?	6
Do I pay tax on any gains or income within my Ready-made pension?	6
Can you help me choose the fund for my Ready-made pension?	6
How do I get a valuation of my Ready-made pension?	6
What might I get back from my Ready-made pension?	6
Generic Illustrations	6

#### Charges and rates

What are the charges and rates for a Ready-made pension?	9
--	---

#### Money out

Can I access my Ready-made pension?	9
What happens to my pension when I die?	9

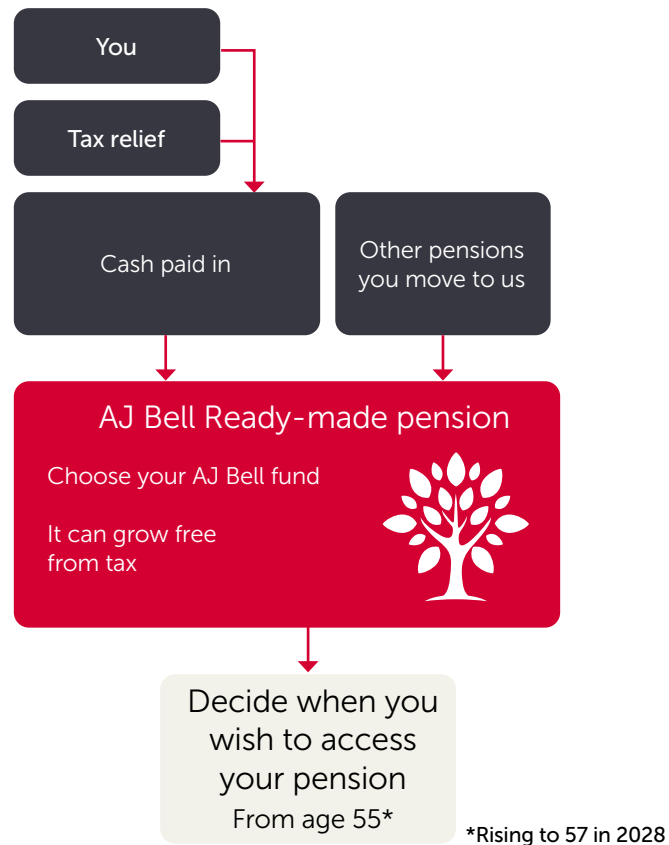
#### Further information

Can you give me advice?	9
How secure is my money?	10
Is my Ready-made pension covered by the government's financial compensation scheme?	10
What if I change my mind?	10
What other terms and conditions apply?	10
What rules govern your Ready-made pension?	10
What if I have a complaint?	11
What if I have any further questions?	11

#### Important notes

11

# How the AJ Bell Ready-made pension works



## Aims

An AJ Bell Ready-made pension aims to do the following:

- Help you save tax-efficiently for your retirement – by allowing you to pay money in or move existing pensions to it
- To help you grow your retirement savings by automatically investing money that you pay in or move from existing pensions
- When the time is right, to give you the freedom to choose which pension provider you want to transfer to when you want to access your pension

## Your commitment

You commit to do the following:

- Before you open a Ready-made pension with us, you'll make sure you understand the features, benefits and risks, to check it meets your needs and expectations
- Choose which AJ Bell fund your Ready-made pension will be invested into
- Agree to move (i.e. transfer) your pensions to the Ready-made pension, once these have been found
- Check that what you're saving into your Ready-made pension is enough to meet your needs in retirement
- When the time is right, decide which provider you want to access your pension savings with, so we can transfer your pension to them
- To check and understand the charge associated with your Ready-made pension
- Agree to be bound by the Ready-made pension's terms and conditions

## Risks

The risks associated with your Ready-made pension fall into three main categories. These are the money you pay in, the fund you choose for investing your pension, and other points you should consider. We explore them in turn below.

### Payments to your Ready-made pension

- When a pension is moved from another provider to your Ready-made pension, you may give up guarantees over the way you access your pension, the amount you receive and any increases that apply to your pension in the future
- When you move a pension to your Ready-made pension, your existing provider may apply a penalty, or a reduction to the value of your pension
- The amount you save into your Ready-made pension will affect the eventual size of your pension. If you delay paying into your Ready-made pension, your investment growth may be lower as a result
- The rules relating to the tax relief you receive on payments you make to your Ready-made pension may change in the future

### Investments within your Ready-made pension

- The value of your chosen AJ Bell fund for your Ready-made pension can fall as well as rise. That means you may get back less than the amount you invested
- The Pension Builder fund we offer is not tailored to your individual needs or aims and isn't a personal recommendation for your investments. You may want to talk to a suitable financial adviser who can help you choose investments which are tailored to your needs. Past performance is not an indication of future performance. Investments can need to be held for the long term before you achieve a return
- The capital gains and income tax rules may change in the future
- Your investment returns may be lower, and the charges may be higher, than indicated by any illustrations you receive

### Other points to consider

- There may be risk factors beyond your control, which could impact your Ready-made pension and its value. These include pension tax rules, inflation, interest rates, annuity rates and charges. For further information, visit [moneyadvice.service.org.uk](https://moneyadvice.service.org.uk)
- It's not possible to access your Ready-made pension. So when you reach pension age (currently age 55, but increasing to 57 from 2028) and want to start taking money out of your pension, you'll be able to transfer it for free to another provider that allows you to do this
- When you reach pension age, you can take 25% of your pension out tax-free with the rest taxed as earned income. This is based on current pension and tax rules, which may change in the future

A stakeholder pension could help meet your needs at least as well as a Ready-made pension. Widely available, stakeholder pensions are simple products which the government has set minimum standards for, covering areas such as charges, minimum payment levels and terms and conditions.

Having considered these risks, if you have any doubts about whether an AJ Bell Ready-made pension is right for you, you need to seek advice from a suitably qualified professional adviser.

# Questions and answers

## Money in

### Can I have a Ready-made pension?

You can have a Ready-made pension with us if you're aged 18 or over and resident in the UK for tax purposes.

### Who can pay into my Ready-made pension?

You can make your own payments (also known as contributions) into your Ready-made pension or if you're employed, your employer can too. We can't accept payments made by any other person on your behalf, including your spouse or other relatives

- Once your Ready-made pension is set up, you can make single payments and/or increase/decrease your regular payments at any time, subject only to the minimum levels described below
- Once you reach age 75, we're unable to accept any payments from you

You can find lost pensions and move them to your Ready-made pension too – please go to 'Moving pensions' section for more information.

### How can I pay into my Ready-made pension?

One-off payments can be made by debit card. Regular payments must be paid monthly by direct debit.

Your employer can make one-off payments by bank transfer. Regular payments from your employer must be paid monthly by direct debit.

Payments made by direct debit will be taken on the first working day of the month. You can't make payments in the form of shares or other investments.

Money you pay in will usually be invested into your chosen AJ Bell fund within one working day.

### What is tax relief?

When you pay your own money into your Ready-made pension, the government will top it up with tax relief. It's one of the main financial advantages of saving into a pension. Here's how it works.

- If you're under 75, you receive tax relief on your own payments, up to a maximum of 100% of your UK relevant earnings, or £3,600 – whichever is higher.
- All payments you make are payable net of basic rate tax (20% for 2025/26) So for example, if you make a net payment of £800, we'll reclaim £200 from HM Revenue & Customs (HMRC) and credit it to your Ready-made pension
- This basic-rate income tax will be credited to your Ready-made pension after 6-11 weeks, depending on when you make the payment
- We only accept payments up to the limit for tax relief, above. If you're no longer entitled to tax relief on your payments, you must tell us within 30 days.
- Tax relief is not paid on money you move from other pensions

#### To invest £1,000 in a pension

Tax relief  
£200

You pay  
£800

AJ Bell  
Ready-made  
pension  
£1,000

Amount you pay	Government adds 20% tax relief	Total in your Ready-made pension
£800	£200	£1,000
£4,000	£1,000	£5,000
£8,000	£2,000	£10,000

Higher and additional rate tax payers can claim extra tax relief via their Self-Assessment tax return. If you do not normally complete a return you can contact [HMRC directly](#).

## Is there a limit on what can be paid to my Ready-made pension?

### Minimum payments

There is no minimum value for pensions you move to your Ready-made pension.

If you choose to make regular payments to your Ready-made pension, the minimum Direct Debit monthly payment is £25 (net). For single (one-off) payments, the minimum is £500 (net).

### Pension annual allowance

The maximum you can pay in and benefit from tax relief on in any one tax year is also restricted by the **annual allowance**, which is a limit set by the government to restrict tax relief on large payments. For 2025/26, the annual allowance is £60,000.

The annual allowance applies:

- To all payments made by you, your employer and any other person on your behalf (including the tax relief from HMRC)
- To all pension schemes of which you are a member

If the total of

- the payments you make to registered pension schemes, or those on your behalf (including any by an employer); and
- the increase in the value of your lump sum and pension under any defined benefit schemes is greater than £60,000, you'll exceed the annual allowance.

If you've used up the annual allowance in the current tax year but didn't use all of your annual allowance in any of the last three tax years, you can **carry it forward** – providing you were a member of a pension scheme during the year you want to carry forward from. If your payments still exceed the annual allowance, you'll have to pay a tax charge on the excess.

In some circumstances, your annual allowance may be less than £60,000. There are two main reasons this might happen:

1. For the 2025/26 tax year, if you're a high-income individual, your annual allowance will be tapered. This means for every £2 of 'adjusted income' above £260,000, your annual allowance is reduced by £1. The maximum reduction is £50,000, meaning that if you have adjusted income over £360,000, you'll have an annual allowance of £10,000. (Adjusted income means all income plus any payments your employer has made into a pension for you in the relevant tax year.) These amounts have been different in previous tax years. For more information, please read our ['Guide to annual allowance tapering'](#).
2. Once you've flexibly accessed a pension, an annual allowance of £10,000 will apply to payments made to all 'money purchase' pensions, including your Ready-made pension.

## Moving pensions

### Can I use the Pension finding service to find my lost pensions?

Yes, you can use the Pension finding service to easily find and automatically transfer eligible lost pensions into your Ready-made pension.

Here's how it works:

- You'll be asked to provide some basic information for your old pension, such as the name of your employer, the dates when you were employed and also the name of your pension provider, if known
- Once submitted, we'll start to search for your pensions – this is undertaken by Raindrop, our partner for pension finding – it can take 4-6 weeks to find a pension and during this time you'll be able to keep track of the progress online
- Once a pension is found, we'll let you know, and, where we can, we'll automatically begin the process to move this to your Ready-made pension
- If we find more than one pension from the information you've provided, or if we find any pensions not covered by your pension finding request, we'll let you know and ask you to confirm that you want to transfer these
- Keep in mind that not all pensions found can be moved – for example, we can't transfer a pension which you and/or your current employer are paying into, and we can't transfer a pension that you've already accessed
- You'll be asked to review pensions that we find that potentially contain valuable benefits, or where a penalty may be applied on transfer, to confirm that you wish to transfer these to your Ready-made pension
- Some types of pensions that are found, such as defined benefit schemes (also known as final salary pensions), may need you to receive financial advice to confirm the transfer is in your best interests, before these can be transferred to your Ready-made pension – we'll let you know if this is the case
- We'll let you know when your pension has been moved – and we'll invest the money we've received into your chosen AJ Bell fund

## Can I move my Ready-made pension to another pension?

Yes, you can transfer your Ready-made pension to another UK registered pension scheme, or to a qualifying recognised overseas pension scheme (QROPS), at any time. Keep the following in mind:

- You'll only be able to transfer your Ready-made pension as cash – this means that your chosen fund will need to be sold for the transfer to go ahead
- If you're transferring to a QROPS, a test against your overseas transfer allowance must be carried out before the transfer is made

If you're in any doubt about the benefit of transferring, we recommend you take advice from a suitably qualified, financial adviser before starting the transfer.

# Investments

## What can I invest in?

You can invest in one of four AJ Bell funds:

- AJ Bell Cautious fund
- AJ Bell Balanced fund – this is our standard, 'Pension builder' option for those who might need a helping hand getting started with investing
- AJ Bell Adventurous fund
- AJ Bell Responsible Growth fund

All the funds provide accumulation units only – put simply, this means that the funds are designed for growth – any income generated by the underlying holdings in the fund will be reinvested – this is then reflected in the value of the units you hold, which will increase.

When cash is added to your Ready-made pension from either a transfer in, payment you've made, or for tax relief, this will automatically be invested in your chosen fund. The investment into your chosen fund will usually take place within one working day of the cash being added to your Ready-made pension.

You're able to change your AJ Bell fund at any time – if you do this, your existing fund will be sold with proceeds then invested in your new fund. Keep in mind that you can only hold one AJ Bell fund in your Ready-made pension at any one time.

## Do I pay tax on any gains or income within my Ready-made pension?

No, you don't need to pay UK tax on any capital gains or income reinvested into your chosen fund.

## Can you help me choose the fund for my Ready-made pension?

No – we do not offer financial advice.

If you need some help with your pension or investments, you should speak to a regulated financial adviser.

## How do I get a valuation of my Ready-made pension?

You can see how much your Ready-made pension is worth 24 hours a day, 365 days a year via our website or our mobile app. An online transaction summary is also available.

## What might I get back from my Ready-made pension?

These tables show what the value of your pension and income might be when you retire. They cover a range of time periods and payment amounts, to give you an idea of different scenarios.

We've made a number of assumptions in our calculations: we've assumed your pension will grow at 5% per year, and you'll access this at age 67. We've also assumed the charge for the account remains the same.

All amounts shown are in 'today's money' and assume inflation is 2% per year. Put simply, this means that we've adjusted the figures to take future rates of inflation into account, so the values shown give you a better idea of what your pension could be worth.

Inflation reduces the value of all savings and investments, including your pension. The amount your pension grows by will depend on your chosen AJ Bell fund and its performance, and may end up different to what's shown here.

## Generic Illustrations

These are examples to show how charges, time and the performance of your investment could affect the value of your pension when you retire.

We've used a range of monthly payment amounts, alongside the values of any accounts moved over from other providers, to represent how different customers could pay into their Ready-made pension. In reality, you may get more or less, and your circumstances will differ. For a personalised illustration, please contact us.

**Projections if you choose to invest in either our AJ Bell Balance fund, AJ Bell Cautious fund or AJ Bell Adventurous fund (Annual Charge 0.45%)**

Years to retirement		Monthly payments (£)			Value of your account moved from another provider (£)			£10,000 account moved from another provider and £200 monthly payments (£)
		50	200	350	1,000	10,000	20,000	10,000 + 200
5 years	Value of your pension	3,040	12,100	21,300	1,130	11,300	22,600	23,400
	After taking a 25% cash lump sum, your pension could give you an annual income* of	160	640	1,120	59	593	1,180	1,230
10 years	Value of your pension	6,200	24,800	43,400	1,270	12,700	25,500	37,500
	After taking a 25% cash lump sum, your pension could give you an annual income* of	323	1,290	2,260	66	665	1,330	1,950
15 years	Value of your pension	9,510	38,000	66,500	1,440	14,400	28,800	52,400
	After taking a 25% cash lump sum, your pension could give you an annual income* of	490	1,960	3,430	74	744	1,480	2,700
20 years	Value of your pension	13,000	52,000	91,100	1,630	16,300	32,600	68,300
	After taking a 25% cash lump sum, your pension could give you an annual income* of	663	2,650	4,640	83	831	1,660	3,480
25 years	Value of your pension	16,700	67,000	117,000	1,840	18,400	36,800	85,400
	After taking a 25% cash lump sum, your pension could give you an annual income* of	844	3,370	5,930	92	929	1,850	4,300
30 years	Value of your pension	20,800	83,200	147,000	2,080	20,800	41,600	104,000
	After taking a 25% cash lump sum, your pension could give you an annual income* of	1,030	4,140	7,340	103	1,030	2,070	5,200
35 years	Value of your pension	25,100	101,000	180,000	2,350	23,500	47,100	125,000
	After taking a 25% cash lump sum, your pension could give you an annual income* of	1,240	4,990	8,900	116	1,160	2,320	6,200
40 years	Value of your pension	29,900	121,000	218,000	2,660	26,600	53,200	150,000
	After taking a 25% cash lump sum, your pension could give you an annual income* of	1,460	5,940	10,660	129	1,290	2,590	7,320

\*The income is based on a single life, level annuity, paid monthly in advance, 5 year guarantee.

**The table below shows the effect of charges on your pension assuming you move over £10,000 from another provider and make £200 monthly payments, invested in one of our AJ Bell Balanced fund, AJ Bell Cautious fund or AJ Bell Adventurous fund**

Years to retirement	Your total payments made to the pension (£)	Pension value before charges are taken (£)*	Your pension value after all charges are taken (£)	This means that our charges could reduce how much your pension grows each year in 'today's money' from 2.9% to	This mean our charges could reduce how much your pension grows each year by
5	19,900	23,800	23,400	3%	0.40%
10	27,800	38,700	37,500	2.50%	0.40%
20	39,000	72,600	68,300	2.50%	0.40%
30	45,200	114,000	104,000	2.50%	0.40%
40	48,000	166,000	150,000	2.60%	0.30%

\*This shows what your account could be worth without charges. This assumes that after inflation of 2% your account grows at 2.9% a year.

**Projections if you choose to invest in our AJ Bell Responsible Growth fund (Annual Charge 0.6%)**

Years to retirement		Monthly payments (£)			Value of your account moved from another provider (£)			£10,000 account moved from another provider and £200 monthly payments (£)
		50	200	350	1,000	10,000	20,000	10,000 + 200
5 years	Value of your pension	3,030	12,100	21,200	1,120	11,200	22,400	23,300
	After taking a 25% cash lump sum, your pension could give you an annual income* of	159	637	1,110	58	589	1,170	1,220
10 years	Value of your pension	6,150	24,600	43,000	1,250	12,500	25,100	37,100
	After taking a 25% cash lump sum, your pension could give you an annual income* of	320	1,280	2,240	65	655	1,310	1,930
15 years	Value of your pension	9,390	37,500	65,700	1,410	14,100	28,200	51,600
	After taking a 25% cash lump sum, your pension could give you an annual income* of	312	1,930	3,390	72	727	1,450	2,660
20 years	Value of your pension	12,700	51,100	89,800	1,580	15,800	31,600	67,000
	After taking a 25% cash lump sum, your pension could give you an annual income* of	385	2,600	4,570	80	806	1,610	6,090
25 years	Value of your pension	16,300	65,500	116,000	1,770	17,700	35,500	83,600
	After taking a 25% cash lump sum, your pension could give you an annual income* of	825	3,300	5,850	89	894	1,780	4,210
30 years	Value of your pension	20,200	81,400	145,000	1,990	19,900	39,800	102,000
	After taking a 25% cash lump sum, your pension could give you an annual income* of	1,000	4,050	7,250	99	993	1,980	5,100
35 years	Value of your pension	24,300	99,200	178,000	2,230	22,300	44,700	123,000
	After taking a 25% cash lump sum, your pension could give you an annual income* of	1,200	4,890	8,800	1,100	1,100	2,200	6,080
40 years	Value of your pension	28,800	119,000	215,000	2,500	25,000	50,100	147,000
	After taking a 25% cash lump sum, your pension could give you an annual income* of	1,400	5,820	10,500	122	1,220	2,440	7,190

\*The income is based on a single life, level annuity, paid monthly in advance, 5 year guarantee.

**The table below shows the effect of charges on your pension assuming a transfer of £10,000 and £200 monthly savings, invested in our AJ Bell Responsible Growth fund**

Years to retirement	Your total payments made to the pension (£)	Pension value before charges are taken (£)*	Your pension value after all charges are taken (£)	This means that our charges could reduce how much your pension grows each year in 'today's money' from 2.9% to	This means our charges could reduce how much your pension grows each year by
5	19,900	23,800	23,300	2.30%	0.60%
10	27,800	38,700	37,100	2.30%	0.60%
20	39,000	72,600	67,000	2.30%	0.60%
30	45,200	114,000	102,000	2.40%	0.50%
40	48,000	166,000	147,000	2.50%	0.40%

\* This shows what your account could be worth without charges. This assumes that after inflation of 2% your account grows at 2.9% a year.

# Charges and rates

## What are the charges and rates for a Ready-made pension?

You'll pay one annual all-in charge for your chosen fund – the charges are below for each fund.

- AJ Bell Cautious fund – 0.45%
- AJ Bell Balanced fund – 0.45% - this is our standard 'Pension builder' investment option.
- AJ Bell Adventurous fund – 0.45%
- AJ Bell Responsible Growth fund – 0.60%

These charges come directly out of the fund itself (i.e. these aren't taken from cash added to your Ready-made pension). There are no additional charges to pay, such as a dealing charge for buying or selling the fund or any account charges.

As cash will usually be invested in your chosen fund within one working day of being received, we won't pay any interest on cash, awaiting investment, in your Ready-made pension.

# Money out

## Can I access my Ready-made pension?

It's not currently possible to withdraw cash from your pension unless you're terminally ill. Your Ready-made pension is designed for growing your pension savings only. When you reach pension age (currently 55, but 57 from 2028) and you want to start accessing your Ready-made pension, you'll be able to transfer it to another provider that allows you to access it.

Depending on the provider you choose to transfer your Ready-made pension to, you'll usually have the option to take a tax-free lump sum for your pension, of up to 25% of your pension value, and/or take an income from your pension or buy an annuity (which will provide you with a regular guaranteed income). When you start taking an income from your pension, this will be taxed as earned income. Keep in mind that rules on when and how you can access your pension could change in the future.



Pension Wise is a free and impartial guidance service which can help you understand your options.

It's available online at [www.moneyhelper.org.uk/pensionwise](http://www.moneyhelper.org.uk/pensionwise), over the phone from MoneyHelper on 0300 330 1001, and face-to-face from Citizens Advice. This guidance is not a substitute for full financial advice.

As we cannot give you advice, we would recommend that you contact a financial adviser, or the guidance service providers, to discuss matters further when you decide to take your pension.

## What happens to my pension when I die?

When you die, your Ready-made pension may be paid to your beneficiary/ies. They can usually choose whether to take this a lump sum or income. As the Scheme Administrator, AJ Bell Management Limited has discretion over the distribution of payments after your death. You can nominate beneficiaries so we take your wishes into account. You can update your beneficiaries at any time by logging in to the website and choosing 'Update my details'.

- If you die before the age of 75, payments to your beneficiaries (whether a lump sum or pension) will normally be tax free
- If you die aged 75 or older, payments to your beneficiaries will normally be taxed at the recipient's marginal rate of income tax
- Lump sums paid on death are normally free of any inheritance tax, but this isn't guaranteed.

# Further information

## Can you give me advice?

No – whilst we can give you information, we aren't able to provide you with any advice on financial services or tax related matters or any other advice concerning your Ready-made pension and your chosen AJ Bell fund. If you need any advice, please contact a suitably qualified financial adviser.

Guidance is available from the free government service MoneyHelper, but this will not be financial, or be able to recommend the best course of action for your circumstances.

## How secure is my money?

We're part of AJ Bell, one of the largest providers of low-cost, online investment platforms and stockbroker services in the UK, with assets under administration of £108 billion and 673,000 customers.

AJ Bell Management Limited (the Ready-made pension scheme administrator) and AJ Bell Asset Management Limited (the investment manager for the AJ Bell funds) are authorised and regulated by the Financial Conduct Authority (FCA).

The investments held in your Ready-made pension are administered by AJ Bell Securities Limited. AJ Bell Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority.

## Is my Ready-made pension covered by the government's financial compensation scheme?

The Financial Services Compensation Scheme (FSCS) can provide compensation, if firms are unable to meet claims made against them. The FSCS operates schemes for different types of products and services, with a maximum limit for cash deposits of up to £120,000 per institution, per individual and up to £85,000 for investments. Further information about compensation is available from the Financial Services Compensation Scheme at [fscs.org.uk](https://www.fscs.org.uk).

Cash or investments held under a Ready-made pension are held subject to the trust deed and rules of the scheme. As trust assets they are ring-fenced from the assets of the Ready-made pension scheme administrator and cannot be used to pay any liabilities or creditors.

For cash, the maximum claim that can be made in the event of bank failure is £120,000 per banking institution, per individual. Find out more about how we hold your Ready-made pension's cash [here](#).

For investments, the maximum amount of compensation available is £85,000 per individual, if one of firms (authorised by the Financial Conduct Authority) involved in your Ready-made pension investment goes out of business and you lose money as a result.

Keep in mind that the level of compensation you would receive would depend on whether you hold any additional money, or investments, directly with the same bank or investment firm as you do in your Ready-made pension.

## What if I change my mind?

You can cancel your Ready-made pension if you change your mind, as long as you do it within 30 days of the date you receive our email confirming your Ready-made pension has been opened. You can transfer out to another pension provider at any time.

You're also able to cancel pensions that you've moved to us. You have 30 days from the date that you receive our email confirming your pension has been moved (transferred) to exercise your right to cancel.

You can exercise your right to cancel by writing to us at:

AJ Bell  
4 Exchange Quay  
Salford Quays  
Manchester  
M5 3EE

Email: [help@ajbell.co.uk](mailto:help@ajbell.co.uk)

- You'll need to quote your name and Ready-made pension account number, and you must state whether you want to cancel your Ready-made pension or cancel a specific transfer
- Keep in mind that as monies will automatically be invested during the 30-day cancellation period, you may get back less than you've paid into your Ready-made pension
- Not all pension providers will accept a return of a pension you have moved/transferred elsewhere

## What other terms and conditions apply?

Our Terms and conditions, available at [ajbell.co.uk/terms-and-conditions](https://ajbell.co.uk/terms-and-conditions), set out the full terms and conditions for your Ready-made pension.

## What rules govern your Ready-made pension?

The scheme is governed by a trust deed and rules, which are amended from time to time.

If there is any discrepancy between the key features and the trust deed and rules, the trust deed and rules will prevail. You can download a PDF copy of our 'Scheme Rules' from [ajbell.co.uk/key-features-documents](https://ajbell.co.uk/key-features-documents).

## What if I have a complaint?

Customer satisfaction is very important to us. If you do have any cause to complain about the services provided, clear procedures are laid down by the Financial Conduct Authority to ensure that your complaint is dealt with fairly.

If you have a complaint, please contact us at:

AJ Bell  
4 Exchange Quay  
Salford Quays  
Manchester  
M5 3EE

Tel: 0345 54 32 600  
Email: [help@ajbell.co.uk](mailto:help@ajbell.co.uk)

If your complaint is about the administration of your Ready-made pension, and you're not satisfied with our response, you may refer your complaint to the Pensions Ombudsman.

Help is also available from MoneyHelper, who can advise you on how to complain and may be able to sort the matter out without the need for the Ombudsman to get involved. The contact details for both the Pensions Ombudsman and MoneyHelper are as follows:

The Pensions Ombudsman	MoneyHelper
10 South Colonnade	120 Holborn
Canary Wharf	London
E14 4PU	EC1N 2TD
Tel: 020 7630 2200	Tel: 0300 123 1047

All other complaints may be referred free of charge to:  
Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0300 123 9123  
Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)  
Making a complaint will not affect your right to take legal proceedings

## What if I have any further questions?

You can email us at [help@ajbell.co.uk](mailto:help@ajbell.co.uk), phone us on 0345 54 32 600, or write to us at:

AJ Bell  
4 Exchange Quay  
Salford Quays  
Manchester  
M5 3EE

## Important notes

The information contained in this key features document is provided based on our understanding of current law, practice and taxation which may be subject to change.

Full details of the legally binding contract between you and AJ Bell Management Limited are included in our Ready-made pension 'Terms and Conditions' – available from [ajbell.co.uk/terms-and-conditions](http://ajbell.co.uk/terms-and-conditions)

The law of England and Wales will apply in all legal disputes.

If you would like a copy of this or any other item of our literature in large print, Braille or in audio format, please contact us on 0345 54 32 600 or by email: [help@ajbell.co.uk](mailto:help@ajbell.co.uk).

All documents and communications to you will be provided digitally and in English - if you require a paper document, please contact us.